

Information to identify the case:

Debtor 1	<u>Mario Suarez</u>	Social Security number or ITIN	xxx-xx-0887
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Leida L Suarez</u>	Social Security number or ITIN	xxx-xx-9839
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-17266-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mario Suarez

Leida L Suarez

5/7/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Mario Suarez
 Leida L Suarez
 Debtors

Case No. 14-17266-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 36

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db/jdb +Mario Suarez, Leida L Suarez, 260 Washington Ave, Kenilworth, NJ 07033-1132
 514825815 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514710240 +Bby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 514909693 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514710243 +Citi Bank, Po Box 6282, Sioux Falls, SD 57117-6282
 514710248 +Marano & Sons, 507-513 South Ave, Garwood, NJ 07027-1236
 514710252 +Zale, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 23:44:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2019 23:44:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514740613 EDI: GMACFS.COM May 08 2019 03:13:00 Ally Capital serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 514710237 EDI: GMACFS.COM May 08 2019 03:13:00 Ally Financial, Po Box 12699, Glendale, AZ 85318
 514770166 EDI: GMACFS.COM May 08 2019 03:13:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 514710238 +EDI: AMEREXPR.COM May 08 2019 03:13:00 American Express, Po Box 981537, El Paso, TX 79998-1537
 514934903 EDI: BECKLEE.COM May 08 2019 03:13:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514710239 EDI: BANKAMER.COM May 08 2019 03:13:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 514710241 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
 514977162 EDI: BL-BECKET.COM May 08 2019 03:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514816582 +E-mail/Text: bankruptcy@capvs.com May 07 2019 23:45:01 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 514710242 +EDI: CHASE.COM May 08 2019 03:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514710244 +EDI: WFNNB.COM May 08 2019 03:13:00 Comenity Bank, 995 W 122nd Ave, Westminster, CO 80234-3417
 514710245 +EDI: RMSC.COM May 08 2019 03:13:00 Gecrb, Po Box 965001, Orlando, FL 32896-5001
 514710246 +E-mail/Text: bncnotices@becket-lee.com May 07 2019 23:43:51 Kohls, N56 W 17000 Ridewood Dr, Menomonee Falls, WI 53051-7096
 514977087 EDI: RESURGENT.COM May 08 2019 03:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514985730 E-mail/Text: camanagement@mtb.com May 07 2019 23:44:19 Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
 514710247 E-mail/Text: camanagement@mtb.com May 07 2019 23:44:19 M&T Bank, Attention: Lending Services, Po Box 1288, Buffalo, NY 14240
 516928281 EDI: PRA.COM May 08 2019 03:13:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 516928282 EDI: PRA.COM May 08 2019 03:13:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 514912097 EDI: PRA.COM May 08 2019 03:13:00 Portfolio Recovery Associates, LLC, c/o Best Buy Private Label, POB 41067, Norfolk VA 23541
 514885717 EDI: PRA.COM May 08 2019 03:13:00 Portfolio Recovery Associates, LLC, c/o Modells Mvp, POB 41067, Norfolk VA 23541
 514736519 EDI: Q3G.COM May 08 2019 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 514776443 EDI: Q3G.COM May 08 2019 03:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 514710249 +EDI: SEARS.COM May 08 2019 03:13:00 Sears, Po Box 6282, Sioux Falls, SD 57117-6282
 514710250 +EDI: CITICORP.COM May 08 2019 03:13:00 Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 514710251 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 514788927 EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 514994483 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 29

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: May 07, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Joint Debtor Leida L Suarez gintr316@aol.com
Benjamin Jamie Ginter on behalf of Debtor Mario Suarez gintr316@aol.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor M&T Bank as servicing agent for Lakeview Loan
Servicing, LLC ecfnofices@grosspolowy.com, jbommelje@grosspolowy.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael E. Blaine on behalf of Creditor M&T Bank as servicing agent for Lakeview Loan
Servicing, LLC
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com; btate@schillerknapp.com
Richard James Tracy, III on behalf of Creditor M&T Bank as servicing agent for Lakeview Loan
Servicing, LLC rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com

TOTAL: 8